United States Bankruptcy Court Eastern District of New York

In re: George Rodriguez Deborah A Rodriguez Debtors Case No. 16-40480-ess Chapter 7

### CERTIFICATE OF NOTICE

District/off: 0207-1 User: acruz Page 1 of 2 Date Rcvd: Jan 24, 2017 Form ID: 318DI7 Total Noticed: 33

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jan 26, 2017.
                                                                 52 Regis Drive, Staten Islan
reet, Office of Legal Affairs,
db/jdb
                 +George Rodriguez, Deborah NYC Department of Finance,
                                        Deborah A Rodriguez,
                                                                                        Staten Island, NY 10314-1420
smq
                                                   345 Adams Street,
                   Brooklyn, NY 11201-3719
smq
                 +NYS Unemployment Insurance,
                                                    Attn: Insolvency Unit,
                                                                                Bldg. #12, Room 256,
                   Albany, NY 12240-0001
8748176
                 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
                   Arlington, TX 76096-3853
8740715
                 +Geico,
                           One Geico Plaza,
                                                  Berhesda, MD 20810-0002
8820019
                  MCU-COLLECTIONS/LOSS PREVENTION DEPT., 22 CORTLANDT ST 24 FL,
                                                                                             NEW YORK, NY 10007-3153
                  New York City Water Board, Department of Environmental Protection,
Andrew Rettig, Assistant Counsel, 59-17 Junction Blvd, 13th Floor,
8747647
                                                                                                     Flushing NY 11373-5108
                 +Ocwen Loan Servicing L, 12650 Ingenuity Dr,
+Ocwen Loan Servicing LLC, LEOPOLD & ASSOCIAT
                                                                        Orlando, FL 32826-2703
8740719
                                                 LEOPOLD & ASSOCIATES, PLLC,
8774966
                                                                                    80 Business Park Drive, Suite 110,
                   Armonk, New York 10504-1704
                 +Onemain Fi, Po Box 499, Hanover, MD 21076-0499
PPG Anesthesia, PLLC, 114 Kenilworth Ave, State
+Specialized Loan Servi, 8742 Lucent Blvd Ste 300
8740720
8740721
                                                                     Staten Island, NY 10312-1394
8740723
                                               8742 Lucent Blvd Ste 300,
                                                                               Highlands Ranch, CO 80129-2386
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                 +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jan 24 2017 18:23:14
smg
                   NYS Department of Taxation & Finance,
                                                                 Bankruptcy Unit,
                                                                                       PO Box 5300.
                   Albany, NY 12205-0300
                 +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Jan 24 2017 18:22:43
smq
                   Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
8806085
                  EDI: AIS.COM Jan 24 2017 18:18:00
                                                              American InfoSource LP as agent for,
                   PO Box 248838,
                                      Oklahoma City, OK
                                                            73124-8838
8778986
                  EDI: AIS.COM Jan 24 2017 18:18:00
                                                              American InfoSource LP as agent for,
                                                                                                          TD Bank, USA,
                 PO Box 248866, Oklahoma City, OK
+EDI: TSYS2.COM Jan 24 2017 18:13:00
                                                            73124-8866
8740710
                                                                Barclays Bank Delaware,
                                                                                             125 S West St.
                   Wilmington, DE 19801-5014
                  EDI: CAPITALONE.COM Jan 24 2017 18:13:00
EDI: CAPITALONE.COM Jan 24 2017 18:13:00
8740711
                                                                      Cap One,
                                                                                  Po Box 85520,
                                                                                                   Richmond, VA 23285
8777016
                                                                      Capital One Bank (USA), N.A.,
                                                                                                          PO Box 71083,
                   Charlotte, NC 28272-1083
8817609
                  EDI: BL-BECKET.COM Jan 24 2017 18:18:00
                                                                     Capital One NA,
                                                                                       c/o Becket and Lee LLP,
                   PO Box 3001,
                                   Malvern PA 19355-0701
                 +EDI: CITICORP.COM Jan 24 2017 18:13:00 Sioux Falls, SD 57117-6500
                                                                    Citicards, P O Box 6500,
8740712
8740713
                 +EDI: WFNNB.COM Jan 24 2017 18:13:00
                                                                Comenity Bank/fashbug,
                                                                                           P O Box 659728,
                   San Antomio, TX 78265-9728
                 +EDI: WFNNB.COM Jan 24 2017 18:13:00
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                                                                Comenity Bank/womnwthn,
                                                                                            4590 E Broad St.
                   Columbus, OH 43213-1301
                 +EDI: PHINAMERI.COM Jan 24 2017 18:13:00
Arlington, TX 76096-1145
+EDI: CBSKOHLS.COM Jan 24 2017 18:13:00
8740716
                                                                     Gm Financial, Po Box 181145,
8740717
                                                                   Kohls/capone, N56 W 17000 Ridgewood Dr,
                   Menomonee Falls, WI 53051-7096
                                                                                            MUNICIPAL CREDIT UNION,
                  E-mail/Text: bankruptcynotice@nymcu.org Jan 24 2017 18:22:47
8820020
                   MCU-COLLECTIONS/LOSS PREVENTION DEPT.,
                                                                  22 CORTLANDT ST 24 FL,
                                                                                             NEW YORK, NY 10007-3153
                  E-mail/Text: bankruptcynotice@nymcu.org Jan 24 2017 18:22:47
                                                                                             Municipal Credit Union,
8740718
                   185 Montague St,
                                         Brooklyn, NY 11201
                 +EDI: SEARS.COM Jan 24 2017 18:13:00
8740722
                                                                Sears/cbna, Po Box 6189,
                                                                                                 Sioux Falls, SD 57117-6189
                 +EDI: RMSC.COM Jan 24 2017 18:13:00
                                                               Syncb/toysrusdc,
                                                                                    Po Box 965005,
8740724
                   Orlando, FL 32896-5005
                  EDI: RMSC.COM Jan 24 2017 18:13:00
8818432
                                                               Synchrony Bank,
                                                                                   c/o Recovery Management Systems Corp,
                 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
+EDI: WTRRNBANK.COM Jan 24 2017 18:13:00 Td B
8740725
                                                                    Td Bank Usa/targetcred, Po Box 673,
                   Minneapolis, MN 55440-0673
8740726
                 +EDI: CITICORP.COM Jan 24 2017 18:13:00
                                                                   Thd/cbna, Po Box 6497,
                   Sioux Falls, SD 57117-6497
                 +EDI: VERIZONCOMB.COM Jan 24 2017 18:13:00
8740727
                                                                       Verizon, P O Box 15124,
                                                                                                       Albany, NY 12212-5124
                                                                                                          TOTAL: 21
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\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

8777166\* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0207-1 User: acruz Page 2 of 2 Date Rcvd: Jan 24, 2017 Form ID: 318DI7 Total Noticed: 33

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2017 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2017 at the address(es) listed below:

Kevin B Zazzera on behalf of Joint Debtor Deborah A Rodriguez kzazz007@yahoo.com
Kevin B Zazzera on behalf of Debtor George Rodriguez kzazz007@yahoo.com
Lori Lapin Jones ljones@jonespllc.com, lljones@ecf.epiqsystems.com
Michael T Rozea on behalf of Creditor Ocwen Loan Servicing, LLC, as servicer for U.S. Bank
National Association, as Trustee for LEHMAN XS Trust Mortgage Pass-Through Certificates, Series
2007- 4N mrozea@leopoldassociates.com, ecf@leopoldassociates.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 5

Case 1-16-40480-ess Doc 35 Filed 01/26/17 Entered 01/27/17 00:18:21

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ı	Information to identify the cooper
ı	intormation to identity the case.
ı	

Debtor 1 George Rodriguez Social Security number or ITIN xxx-xx-6094

First Name Middle Name Last Name EIN –

Debtor 2 Deborah A Rodriguez Social Security number or ITIN xxx-xx-8153

(Spouse, if filing) First Name Middle Name Last Name EIN \_\_\_\_\_

United States Bankruptcy Court Eastern District of New York

271–C Cadman Plaza East, Suite 1595 Brooklyn, NY 11201–1800

Case number: 1–16–40480–ess Chapter: 7

# Order of Discharge of Debtor(s)

Revised: 12/15

#### IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

George Rodriguez

Deborah A Rodriguez
aka Deborah Amaniera

BY THE COURT:

Dated: January 24, 2017 <u>s/ Elizabeth S. Stong</u>

United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

# EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named in the order. This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay to creditors.

### Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

## **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated:
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Official Form 318DI7